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6	& BALINT, P.C.	
_	Elaine A. Ryan (AZ 012870)	
7	Patricia N. Syverson (CA 203111; AZ 020191)	
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ไ	Phoenix, Arizona 85012	4
9	Telephone: (602) 274-1100	
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11	Attorneys for Plaintiff	
12	INTER STATES	DISTRICT COURT BY FAX
12		PRINCI COOK!
13	FOR THE SOUTHERN D	ISTRICT OF CALIFORNIA
14		09 CV 0358 L LSP
15	RICHARD MANSFIELD, on Behalf of Himself	Case No.
16	and All Others Similarly Situated,	
10	· · · · · · · · · · · · · · · · · · ·	PLAINTIFF'S CLASS ACTION
17	Plaintiff,	COMPLAINT FOR DAMAGES AND EQUITABLE RELIEF UNDER THE FAIR
	vs.	DEBT COLLECTION PRACTICES ACT, 15
18	l ·	U.S.C. §1692 ET SEQ.
19	MIDLAND FUNDING, LLC., a Delaware	
1	corporation, MIDLAND CREDIT	
20	corporation, Mind Dillib Chesil	· .
	MANAGEMENT, INC., a Kansas corporation,	· .
	MANAGEMENT, INC., a Kansas corporation,	· .
21	MANAGEMENT, INC., a Kansas corporation, Defendants.	AND
21	MANAGEMENT, INC., a Kansas corporation,	AND
21 22	MANAGEMENT, INC., a Kansas corporation,	AND
21	MAÑAGEMENT, INC., a Kansas corporation, Defendants.	AND) DEMAND FOR JURY TRIAL)
21 22 23	MAÑAGEMENT, INC., a Kansas corporation, Defendants.	AND
21 22 23 24	MANAGEMENT, INC., a Kansas corporation, Defendants. Plaintiff Richard Mansfield, by and through	AND DEMAND FOR JURY TRIAL his attorneys, brings this action on behalf of himself
21 22 23 24	MANAGEMENT, INC., a Kansas corporation, Defendants. Plaintiff Richard Mansfield, by and through	AND) DEMAND FOR JURY TRIAL)
21 22 23 24 25	MANAGEMENT, INC., a Kansas corporation, Defendants. Plaintiff Richard Mansfield, by and through and all others similarly situated against Midland F	AND DEMAND FOR JURY TRIAL his attorneys, brings this action on behalf of himself unding, LLC and Midland Credit Management, Inc.
21 22 23 24 25	MANAGEMENT, INC., a Kansas corporation, Defendants. Plaintiff Richard Mansfield, by and through and all others similarly situated against Midland F	AND DEMAND FOR JURY TRIAL his attorneys, brings this action on behalf of himself
21 22 23 24 25 26	MANAGEMENT, INC., a Kansas corporation, Defendants. Plaintiff Richard Mansfield, by and through and all others similarly situated against Midland F (collectively, "Midland" or the "Defendants").	AND DEMAND FOR JURY TRIAL his attorneys, brings this action on behalf of himself unding, LLC and Midland Credit Management, Inc. Plaintiff hereby alleges, on information and belief,
21 22 23 24 25 26 27	MANAGEMENT, INC., a Kansas corporation, Defendants. Plaintiff Richard Mansfield, by and through and all others similarly situated against Midland F (collectively, "Midland" or the "Defendants").	AND DEMAND FOR JURY TRIAL his attorneys, brings this action on behalf of himself unding, LLC and Midland Credit Management, Inc.
21 22 23 24 25 26 27	MANAGEMENT, INC., a Kansas corporation, Defendants. Plaintiff Richard Mansfield, by and through and all others similarly situated against Midland F (collectively, "Midland" or the "Defendants"). I except for information based on personal knowledge.	AND DEMAND FOR JURY TRIAL his attorneys, brings this action on behalf of himself unding, LLC and Midland Credit Management, Inc. Plaintiff hereby alleges, on information and belief, alge, which allegations are likely to have evidentiary
21 22 23 24 25 26	MANAGEMENT, INC., a Kansas corporation, Defendants. Plaintiff Richard Mansfield, by and through and all others similarly situated against Midland F (collectively, "Midland" or the "Defendants").	AND DEMAND FOR JURY TRIAL his attorneys, brings this action on behalf of himself unding, LLC and Midland Credit Management, Inc. Plaintiff hereby alleges, on information and belief, the dige, which allegations are likely to have evidentiary

PLAINTIFF'S CLASS ACTION COMPLAINT



NATURE OF THE ACTION

- This is a consumer credit class action brought pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. §1692 et seq. (hereinafter, "FDCPA" or "Act").
- Plaintiff, individually and on behalf of all persons similarly situated, seeks actual damages, a declaratory judgment, statutory damages and other relief against Defendants arising from their routine practice of filing and assisting in the litigation of lawsuits to collect time-barred consumer credit card debts incurred primarily for personal, family or household purposes.

JURISDICTION AND VENUE

- 3. Original jurisdiction in this Court is proper pursuant to 15 U.S.C. §1692k(d), actionable through 28 U.S.C. §§1331 and 1337. Declaratory relief is available pursuant to 28 U.S.C. §§ 2201 and 13 2202.
 - Venue is proper in this district pursuant to 28 U.S.C. §1391 in that many of the acts and 4. transactions giving rise to the cause of action asserted here occurred in this district and because Defendants:
 - have located their corporate headquarters in San Diego, California; (a)
 - are authorized to conduct business in this district and have intentionally availed (b) themselves of the laws of this district through their debt collection practices in this district; and
 - (c) do substantial business in this district.

PARTIES

Plaintiff Richard Mansfield resides in Gilbert, Arizona. At all times material hereto, 5. Plaintiff Mansfield and each member of the Class he seeks to represent, were "consumers" as that term is defined in §1962(a) of the Act.

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- 7. Defendant Midland Credit Management, Inc. ("Midland Credit") is a Kansas corporation. Its company headquarters is located in San Diego, California. Midland Credit is registered to do business in the State of California, and is engaged in the business of servicing and collecting credit card debts due or alleged to be due by consumers throughout the United States, including hundreds of consumers in California. Midland Credit is a "debt collector" as that term is defined in §1692a(6) of the Act.
- 8. Defendants Midland Funding and Midland Credit act jointly and in concert to collect credit card debts. Based on information and belief, Midland Credit services debts owned by Midland Funding and assists Midland Funding in filing and/or prosecuting lawsuits to collect time-barred debts. Thus, Midland Funding and Midland Credit are referred to jointly as Midland.

DEFENDANTS' ROUTINE AND UNLAWFUL CONDUCT

9. Defendants regularly engage in the business of collecting debts. As such, they are "debt collectors" within the meaning of the FDCPA and subject to the Act's provisions prohibiting debt collectors from: using "any false, deceptive or misleading representations or means in connection with the collection of any debt" including the false representation of "the character, amount or legal status of any debt"; "the use of any false representation or deceptive means to collect or attempt to collect any debt"; and the use of "unfair or unconscionable means to collect or attempt to collect any debt." 15 U.S.C. §§1692e, e(2)(A), e(10) and f(1), respectively.

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- 10. A central purpose of the FDCPA is to eliminate abusive debt collection practices by debt collectors as seen through the eyes of the least sophisticated debtor.
- The filing of a lawsuit which the debt collector knows or should know is unavailable or 11. unwinnable by reason of a legal bar, such as the statute of limitations, is the kind of abusive practice the FDCPA is designed to eliminate.
- In violation of the FDCPA, Defendants routinely engage in deceptive debt collection by 12. regularly filing and litigating consumer credit card debt collection actions where the date of last payment is outside the statutory limitations period.
- Defendants, as a matter of standard practice, file suit without having first determined 13. after a reasonable inquiry that the statute of limitations has not run.
- The act of filing a lawsuit to collect a debt implies that the debt is viable and recovery 14. is proper. Filing suit on a time-barred debt is therefore deceptive, unfair and unconscionable. This is especially so given the unsophisticated consumer is likely unaware of statutory limitation periods.
- Defendants profited enormously from their unlawful debt collection activities. By 15. contrast, Plaintiff and Class Members incurred damages, including any monies they paid to satisfy their 19 time-barred debts.

PLAINTIFF'S ALLEGATIONS

- On or about May 16, 2008, Defendant Midland Funding, through its attorney who was 16. acting pursuant to the express direction, authorization and approval of Defendants, filed a lawsuit against Mr. Mansfield in the San Tan Justice Court in Chandler, Arizona by filing a complaint under Docket Number CC2008105167RC, entitled Midland Funding LLC v. Richard J. Mansfield and Jane Doe (hereinafter, "Mansfield Collection Suit").
 - In the Mansfield Collection Suit, Midland Funding sought to collect a Providian credit 17.

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card debt in the principal amount of \$1,487.00. The alleged debt was incurred by Mr. Mansfield primarily for personal, family or household purposes. Midland Funding also sought interest, court fees and costs, and attorneys' fees.

- 18. The last activity on the account was more than seven years prior to the date Midland Funding filed the Mansfield Collection Suit. In the Mansfield Collection Suit, Midland Credit submitted an affidavit in which it identifies itself as servicer the of the account and incorrectly identifies July 12, 2002 as the date of last activity on the account.
- 19. On or about October 31, 2008, Mr. Mansfield filed a *pro se* Answer and Counterclaims in the Mansfield Collection Suit. His Answer reads, in part, "the statute of limitations is six years and has been exceeded."
- 20. In the course of investigating his Counterclaims, Plaintiff learned that Defendants routinely file suit to collect time-barred debts in violation of the FDCPA.
- 21. In an effort to help other consumers and stop Defendants from continuing to file suit to collect time-barred debts, Plaintiff filed the instant lawsuit. He intends to request the Court in the Mansfield Collection Suit to stay that case in deference to this lawsuit.
- 22. Plaintiff has been damaged by Defendants' violations of the FDCPA in an amount to be determined at trial.

CLASS ALLEGATIONS

23. Plaintiff Mansfield brings this action on behalf of himself and all those similarly situated pursuant to Federal Rules of Civil Procedure 23(a) and 23(b)(2) and (b)(3). The class of persons who Plaintiff seeks to represent is defined as:

All persons Midland filed a lawsuit against to collect an alleged credit card debt incurred primarily for personal, family or household purposes where Midland's records do not show that a payment was made within the applicable statute of limitations prior to the filing

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- Excluded from the Class are Defendants, any parent, subsidiary or affiliate of the 24. Defendants, any entity in which the Defendants have a controlling interest, and the respective officers, directors, employees, agents, legal representatives, heirs, predecessors, successors, and assigns of such excluded persons or entities.
- Plaintiff and the Members of the Class are so numerous that joinder of all Members 25. individually, in one action or otherwise, is impractical.
- Plaintiff's claims are typical of the claims of the Members of the Class. The named 26. Plaintiff is a Member of the Class of victims described herein.
- The named Plaintiff is willing and prepared to serve the Court and proposed Class in a 27. representative capacity with all of the obligations and duties material thereto. Plaintiff will fairly and adequately protect the interests of the Class and has no interests adverse to or which directly and 16 irrevocably conflict with, the interests of other Members of the Class.
 - The self-interests of the named class representative is co-extensive with, and not 28. antagonistic to, those of the absent Class Members. The proposed representative will undertake to represent and protect the interests of the absent Class Members.
- The named Plaintiff has engaged the services of counsel indicated below. Said counsel 29. 22 | are experienced in complex class litigation, will adequately prosecute this action, and will assert and protect the rights of, and otherwise will represent the named Class representative and absent Class Members.

Rule 23(b)(2)

This action is appropriate as a class action on the issues of liability, declaratory relief, 30. and statutory damages pursuant to Rule 23(b)(2) of the Federal Rules of Civil Procedure.

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- (f) Whether Plaintiff and Class Members are entitled to an award of attorneys' fees and expenses against Defendants.
- 35. Judicial determination of the common legal and factual issues essential to this case would be far more efficient and economical as a class action than in piecemeal individual determinations.
- 36. There is no plain, speedy or adequate remedy other than by maintenance of this lawsuit as a class action because individual damages are relatively small, making it economically infeasible for class members to pursue remedies individually. The prosecution of separate actions by individual members of the Class, even if theoretically possible, would create a risk of inconsistent or varying adjudications with respect to individual Class Members against Defendants and would establish incompatible standards of conduct for Defendants.
- 37. A class action is superior to other available methods for the fair and efficient adjudication of this controversy for at least the following reasons:
 - (a) Congress specifically contemplated FDCPA class actions as a principal means of enforcing the statue (15 U.S.C. §1692k);
 - (b) Most of the Class Members are unaware of their rights and have no knowledge that their rights are being violated by the time-barred lawsuits and/or the collection of any amounts thereon;
 - (c) The interest of Class Members in individually controlling the prosecution of individual actions is small because the maximum statutory damages in an individual action under the FDCPA is \$1,000.00 and the actual damages are generally small;
 - (d) When Defendants' liability has been adjudicated, claims of all Class Members can be determined by the Court;

ı						
1		(e)	This action will cause an orderly and expeditious administration of the Class			
2			claims and foster economies of time, effort and expense, and ensure uniformity			
3			of decisions; and			
5		(f)	Without a class action, many Class Members would continue to suffer injury,			
6			and Defendants' violations of law will continue without redress while			
7			Defendants continue to reap and retain the substantial proceeds of their wrongful			
8			conduct.			
9	38.	Plaint	iff knows of no difficulty that will be encountered in the management of this			
10 11	litigation which would preclude its maintenance as a class action.					
12	CATICE OF A CUTON					
13	(Violation of the FDCPA, 15 U.S.C. §1692 et seq.)					
14	39.	Plaint	iff realleges and incorporates by reference the allegations contained in the			
15	paragraphs above as if fully set forth herewith.					
16 17	40. Defendants, by filing or assisting in the litigation of collection lawsuits on time-barred					
18						
19	one or more of the following prohibitions of the FDCPA:					
20		(a)	using "any false, deceptive, or misleading representation or means in connection			
21			with the collection of any debt" (15 U.S.C. §1692e);			
2223		(b)	falsely representing "the character, amount, or legal status of any debt" (15			
24			U.S.C. §1692e(2)(A));			
25		(0)	"the use of any false representation or deceptive means to collect or attempt to			
26			collect any debt" (15 U.S.C. §1692e(10)); and/or			
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Attorneys for Plaintiff

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SJS 44 (Rev. 12/07)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS			-	DEFENDANTS			man Branch	
RICHARD MANSFIELD Similarly Situated), on Behalf of Himse	elf and All Others	#	MIDLAND FUN MIDLAND CRE	IDING, LL	C., a Delawa	are Comor	ation;
(b) County of Residence	e of First Listed Plaintiff	Maricopa County,		County of Residence			San Diego	
	EXCEPT IN U.S. PLAINTIFF C			County of Residence		LAINTIFF CASES		
			ľ	NOTE: IN LAN		ATION CASES, U		INIA TONOTHE
					INVOLVED.			
(c) Attorney's (Firm Nam	e, Address, and Telephone Numb	·\		Afformatio (IEV)			nitt@	UTY
Bonnett Fairbourn Fried		,et)		Attorneys (IFKnown)	O'Z E	0 1	1 SP ""	(G-3-2-4
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UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF CALIFORNIA
SAN DIEGO DIVISION

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February 24, 2009 14:57:30

Civ Fil Non-Pris

USAO #.: 09CV0358

Judge..: M. JAMES LORENZ

Amount.:

\$350.00 CK

Check#.: 239110

Total-> \$350.00

FROM: MANSFIELD VS MIDLAND FUNDING